



# TALMAGE NEWS



May 2020 Volume 11, Number 5

Sponsored by:  **Tri Valley Bank**, Member FDIC



## TIME CERTIFICATE RATES

TERM	MINIMUM DEPOSIT	RATE	APY
91 DAYS	\$500	<b>0.65%</b>	<b>0.65%</b>
182 DAYS	\$500	<b>0.75%</b>	<b>0.75%</b>
12 MONTHS	\$500	<b>0.95%</b>	<b>0.96%</b>
18 MONTHS	\$500	<b>1.05%</b>	<b>1.06%</b>
24 MONTHS	\$500	<b>1.10%</b>	<b>1.11%</b>
36 MONTHS	\$500	<b>1.15%</b>	<b>1.16%</b>
48 MONTHS	\$500	<b>1.20%</b>	<b>1.21%</b>
60 MONTHS	\$500	<b>1.25%</b>	<b>1.26%</b>

## CHECKING & SAVINGS

ACCOUNT	MINIMUM DEPOSIT	RATE	APY
SAVINGS	\$10	0.30%	0.30%
SUPERNOW	\$500	0.20%	0.20%
MONEY MARKET	\$500-\$9,999.99	0.50%	0.50%
	OVER \$10,000	<b>1.35%</b>	<b>1.36%</b>

**APY Accurate as of 04/07/2020**

- The minimum balance required to open a Savings account is \$50.00.
- The average daily balance of a Savings account must exceed \$10.00 during a calendar quarter to earn any interest.
- The minimum balance required to open a SUPERNOW account or a MMDA account is \$200.00.
- The average daily balance of a SUPERNOW or a MMDA account must exceed \$500.00 during a month to earn any interest.
- Interest is calculated on the average daily collected balance for non-time deposit accounts. The APY for SUPER NOW, MMDA, and Savings deposits assumes monthly compounding. Withdrawal of accumulated interest will reduce future earnings. Fees could reduce earnings. Rates are subject to change after account opening.



## TRI VALLEY BANK

P.O. BOX 8

223 MAIN STREET

TALMAGE, NE 68448-0008

Ph: (402) 264-2795 Fax: (402) 264-2785

**Please call Lori Kirchoff or Drew Beers  
Specializing in Farm, Commercial, or  
Consumer Loans!**

Hours: 8:00 a.m. - 3:30 p.m. M - F



### Mission Statement:

**TO ASSIST OUR CLIENTS IN THE MANAGEMENT OF  
THEIR FINANCIAL ASSETS, THEREBY CREATING**

**VALUE FOR THE CLIENTS, THE COMMUNITY, THE  
EMPLOYEES, AND THE SHAREHOLDERS OF TRI  
VALLEY BANK.**

## COMMUNITY CALENDAR:

**May 4<sup>th</sup> AMERICAN LEGION POST #246**  
regular meeting at the Community Building, 7:30 pm

**May 4<sup>th</sup> AMERICAN LEGION AUXILIARY**  
regular meeting, 7:00 pm

**May 5<sup>th</sup> TALMAGE VILLAGE BOARD**  
regular meeting at the Village Office, 4:30 pm

**May 6<sup>th</sup> TALMAGE FIRE DEPARTMENT**  
regular meeting at the Talmage Fire Hall, 7:30 pm

**May 20<sup>th</sup> TALMAGE RESCUE SQUAD** regular  
meeting at the Talmage Fire Hall, 6:00 pm

**May 18<sup>th</sup> VILLAGE OF LORTON** regular  
meeting, 7:00 pm



Tri Valley Bank is now on Facebook. Be sure to check out our page for Bank News & Talmage News.

[www.facebook.com/banktrivalley](http://www.facebook.com/banktrivalley)

## Newsletter Articles

You may email news articles and information to Terri at [tkrause@banktrivalley.com](mailto:tkrause@banktrivalley.com). You may also bring items directly to Tri Valley Bank. The deadline for the June newsletter is May 28<sup>th</sup>. The newsletter is posted on the Tri Valley website at [www.banktrivalley.com](http://www.banktrivalley.com).



**The Foot Clinic will not be held  
during the month of May.**

## Don't Need Your Stimulus Check? Consider Giving It to Your Hometown

Millions of American across the country are beginning to receive their Economic Impact Payments, just one element of Congress' expansive Coronavirus Aid, Relief, and Economic Security Act, better known as the CARES Act.

This one-time direct cash payment will provide \$1,200 to those making \$75,000 a year or less. Married couples will receive up to \$2,400, and those with children will receive an additional \$500 per child (up to age 17).

For business owners struggling to stay afloat, those who have been furloughed or laid off, or have contracted or are caring for family members with coronavirus, these checks will help alleviate the many stresses compounding on American families as we navigate these uncharted waters.

But for the luckiest among us—those who are comfortably retired, still employed, still healthy (people like myself)—I urge you to consider reinvesting that money, or a portion of it, into the charitable causes and communities closest to you. In the Talmage area the **Talmage Volunteer Fire Department and Talmage Rescue Squad** are missing out on their spring pancake feed funds—**Hands Helping Hands** is supplying numerous families with groceries so that they need not expose themselves to the coronavirus—our good friends at the **Lorton Lounge** are valiantly staying open on takeout business alone—the **Talmage American Legion and Auxiliary**, who do so much for our veterans, are missing out on the rental event income of the Community Hall.

These are be a few examples; I know that you will think of other deserving organizations.

And, I say to those of you who will not receive a Stimulus Check because your income exceeded the eligibility level, if ever there is a time, this is the time to be extra generous. Pay forward your good fortune!

Thank you to all the wonderful people in our communities who soldiering on in this extraordinary time!

Your friend,

Lora Damme

**Tri Valley Bank** will gladly accept your contributions to organizations and businesses and see that the funds are given to them.



**American  
Red Cross**

Wednesday, June 3<sup>rd</sup>, 2:00 – 7:00 pm  
Talmage Community Building  
Walk-ins & Doubles are Welcome  
For appointments call:  
Elizabeth Hodges  
402-209-3574



## HANDS HELPING HANDS FREE FOOD DURING PANDEMIC VIRUS STARTING NOW

For Everyone in the Area

Call any of these to order food:

Roger Wellensiek 402-259-2230  
Wayne Miller 402-209-1288  
Donna Miller 402-264-3830  
Roger Heinke 402-264-4655  
Kathy Dehring 402-209-4402

Drive to Hands Helping Hands to pick up your order starting every Sunday until pandemic is over. The pick up time to get your order is 3 – 4 pm.

Foods we hope to be able to get for you:

Basic staples  
Canned soups  
Canned vegetables  
Canned fruit  
Some meats

We would appreciate a free will donation but not required.

ADVERTISEMENTS

**God loves you!**  
**Charter Oak Christian Church invites you!**  
**All ages Sunday School 9am**  
**Worship at 10am**  
**At the corner of 3<sup>rd</sup> and Eldon in Talmage**  
**Contact # 402 274 6639**

**HANDS HELPING HANDS**

**Thrift Shop**

**Watch for the reopening!**

**Open: Thursday, Friday, Saturday**

**11:30 – 4:00**

**Come see us on Facebook at:**

**<http://www.facebook.com/hhhtalmage>**

**\*\*Volunteers needed to work Thrift Shop\*\***

**Please call Lou Wilken 402-335-0845**

**Or stop in the shop**

**\*\*May Specials\*\***

**Garbage bag of clothes \$5.00**

**Puzzles \$1.00**

**Box of books \$5.00**

**Audio books each \$5.00**

**Picture frames .25 to .50**

**Summer clothes available!**

**Come see the furniture on the porch!**

Contact for Rental of Talmage

Community Building:

Reservations for use of the Talmage Community

Building may be made by:

Mail: American Legion Post 246

Talmage, NE 68448

Phone: Rich Hauberg at

402-874-0053

If no answer, leave message.

Leave name & contact information at

Tri Valley Bank.

The building is only reserved and date confirmed  
when rent is paid.



**Karen Teten**  
Independent Beauty Consultant

1757 So 52 Rd  
Talmage, NE 68448  
402-874-1900

kteten@marykay.com  
<http://www.marykay.com/kteten>

God First, Family Second, Career Third



**Approaching Medicare?**  
You'll have questions, I have answers!

**402-489-9171**

Medicare Supplement, Advantage and Rx Plans,  
Long-Term Care Insurance, Annuities


**Bob Grundman**

Past Chair, National  
AHU Medicare  
Advisory Group

**SENIOR BENEFIT STRATEGIES**  
[www.seniorbenefitstrategies.com](http://www.seniorbenefitstrategies.com)

Affiliated  
with UNICO/  
Midlands



 **Goes Construction**

General Construction **Tanner Goes**  
New and Remodel (402) 239-6096  
Ag and Residential Concrete  
Free Estimates! Licensed and Insured.

**Gerking's Garage**  
**Quality Automotive Repair**  
**206 Main Street – Talmage**  
**264-2382**

**Don Wittler, Financial Consultant**  
**AMERITAS INVESTMENT CRP.**  
MEMBER NASD and SIPC  
5900 "O" Street, 4<sup>th</sup> floor, Lincoln, NE 68510-2234  
Ph: (402) 465-6106 or (800) 228-8712  
Fax: (402) 467-6945 or E-mail: [dwittler@ameritas.com](mailto:dwittler@ameritas.com)

**RAY'S REPAIR SHOP**  
**AMSOIL Dealer**  
(100% Synthetic)

Contact Raymond Damme to order your next set of tires.  
He can order Hercules tires & much more!  
**(402) 259-4595 or (402) 209-1505**

**MELODY'S CATERING**  
**Melody Teten – Johnson, NE**  
*Weddings ~ Anniversaries ~ Banquets*  
**(402) 868-4515**  
Catering to your needs since 1984!

*Schoen's Service*  
*Offering: Lawn Mowing, Roof Repairs, Decks,*  
*Small Remodel Jobs, & Treager Grills*  
*Free Estimates!*  
*Cell: 239-2267*

Do you need help with . . .  
HOUSE CLEANING      LAWN MOWING  
Call Carol Rinne Fisher (402) 269-4037

~ COUNTRY HAIR DESIGN ~

Call Susan Piper for your next Hair Cut, Highlight,  
Perm, Color treatment, & more!

(402) 856-2305; 73402 633<sup>rd</sup> Ave.

Just 1/2 mile east & 1 mile south of Brock

I appreciate your business!



**Lunzmann**  
— Realty, Inc. —

Simplified. Satisfied. Sold.

**Jackie Lunzmann**

**(402) 414-0125**

[www.lunzmannrealty.com](http://www.lunzmannrealty.com)



**DRAEGER CONSTRUCTION**  
Building communities for over 60 years  
Clyde Draeger (402) 209-1075



**Lorton Lounge**

(402) 259-2545

8 Cypress Street

Lorton, NE 68382

Sunday 1pm to 9pm

Monday thru Thursday 11am to 11pm

Friday and Saturday 11am to 1am

Lunch Specials Every Day!

**VICKI DENSBERGER (402) 264-2395**

I do SEWING REPAIRS - anything from Buttons:  
Zippers to Patch work & Alterations! Give me a call!



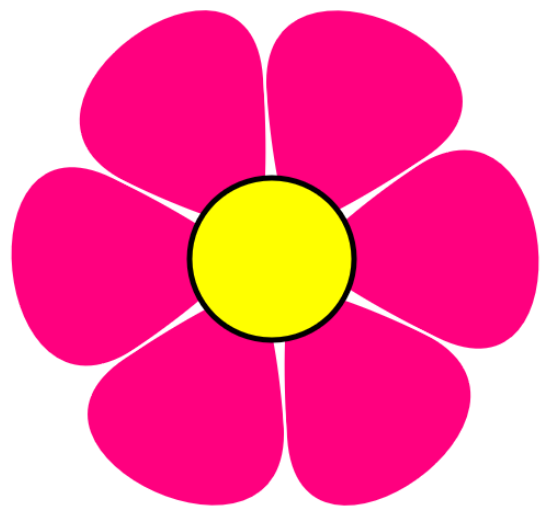
**TALMAGE STORAGE**  
**UNITS & HOUSES FOR RENT**

Call Wally Teten at:

(712) 246-2731 or (712) 246-9191

(712) 246-2731 or (712) 246-9191

**GEO THERMAL**  
Heating & Cooling Experts  
**Southeast**  
Plumbing & Heating  
FREE ESTIMATES 873-3022

The advertisement features a background image of the Earth and a green field under a blue sky.

Do you need help with house cleaning?

Call Lou Wilken

402-335-0845